

**Before the State of South Carolina
Department of Insurance**

In the matter of:

David Crawford/ A Plus Bonding
119 Millcreek Road
Lexington, South Carolina 29072.

SCDOI File Number 2003-117007.

**Consent Order
Imposing Administrative Penalty**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and David Crawford/ A Plus Bonding, a licensed South Carolina resident Professional Surety Bail Bondsman.

Upon review of this matter, I hereby find as fact, that Mr. David Crawford did use unlicensed individuals to perform bail bondsman functions, specifically Robert Asbil. Mr. Crawford acknowledges this and contends this failure resulted from inadvertence and oversight and not from any intent to avoid the requirements of the law. Nevertheless, these actions can ultimately lead to the revocation of his license to transact the business of bail bondsman as an agent in South Carolina following a public hearing at the Administrative Law Judge Division pursuant to S.C. Code Ann. § 38-53-160 (Supp.2002).

Rather than awaiting the outcome of impending administrative disciplinary proceedings against him, David Crawford/ A Plus Bonding and the Department agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision. The consensual recommendation was that, in lieu of the Department seeking to revoke David Crawford's license, he would waive his right to a public hearing and immediately pay to the Department an administrative fine in the total amount of \$500.00.

Section 38-53-150(A) grants the Director of Insurance the authority to revoke "any license issued under this chapter for...(7) failure to comply with or violation of the provisions of Chapter 53 or of any order or regulation of the Director."□

After a thorough review of the record, and pursuant to my findings of fact, I hereby conclude as a matter of law, that David Crawford/ A Plus Bonding, has violated S.C. Codes Ann. § 38-53-150 and 38-53-10(9)(Supp.2002). As a result, I can now take administrative disciplinary action against his surety license. However, under the discretionary authority provided to me within S.C. Code Ann. § 38-53-150 (B) (Supp. 2002), and after carefully considering the recommendation of the parties, I hereby impose against David Crawford/ A Plus Bonding Bonding , an administrative fine in the total amount of \$500.00. Mr. Crawford must pay that fine within ten days of the date of my signature

David Crawford/ A Plus Bonding

upon this consent order. If he does not timely pay that total fine amount, both his license to transact business as a professional bail bondsman and that of A Plus Bonding shall be revoked without any further disciplinary proceedings.

The parties have reached this agreement through negotiation and compromise and in consideration of the Department having never taken any administrative disciplinary action against either David Crawford or A Plus Bonding before, of David Crawford being current with all of his monthly filings, and of his assurance that in the future he will comply with the State's insurance laws, particularly that of using only licensed 'runners'. The parties expressly agree and understand David Crawford's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

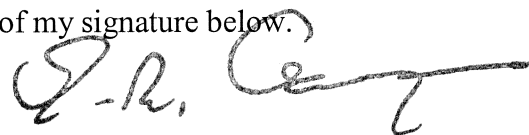
By his signature upon this consent order, David Crawford acknowledges that he understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2002).

Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law.

It is, therefore, ordered that David Crawford shall, within ten days of the date of my signature on this consent order, pay through the Department an administrative fine in the total amount of \$500.00.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its members and a copy be placed in David Crawford's licensing file.

This consent order becomes effective as of the date of my signature below.

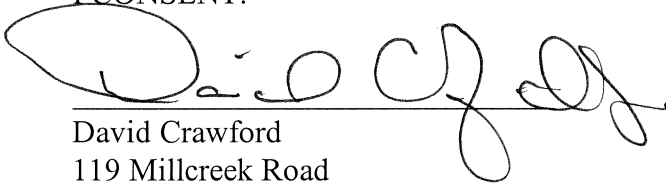
A handwritten signature in black ink, appearing to read "E. N. Csiszar", with a long horizontal flourish extending to the right.

Ernst N. Csiszar
Director

April 22, 2003, at
Columbia, South Carolina

David Crawford/ A Plus Bonding

ICONSENT:

A handwritten signature in black ink, appearing to read 'David Crawford', written over a horizontal line.

David Crawford
119 Millcreek Road
Lexington, South Carolina 29072.

Dated this 11 day of April, 2003.

David Crawford/ A Plus Bonding

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